

## **FORTEMENT ASSOCIATION, INC.**

(A Maryland Non-Profit Corporation)

HAMPTON PLAZA - SUITE 1103 - 300 E. JOPPA ROAD

TOWSON, MARYLAND 21204

(301) 296-2990 (800) 638-6906

FORTEMENT ASSOCIATION, INC. - Fortement Association, Inc., (hereinbefore and hereinafter referred to as "Fortement"), is a Maryland not-for-profit corporation that is the principal administrator of the Trusteed Plan. For purposes of implementing the Trusteed Plan, Fortement was organized in the United States exclusively for the purpose and function of serving as part of a qualified group of Legal Service Plan or Plans within the meaning of Section 120 of the Internal Revenue Code of 1954(c) (20) amended by the Tax Reform Act of 1976 (or the corresponding provision of any future United States Internal Revenue Law). Fortement has filed the 5500 reports with the Internal Revenue Service or will file the 5500 reports or corresponding reports annually or as often as required. Furthermore, Fortement has filed an EBS-1 with the United States Department of Labor and has filed the 5500 reports and will file the 5500 reports or corresponding reports annually or as often as required. Fortement will file all required reports as often as required by the Internal Revenue Service and the Department of Labor.

BONDING - Fortement and all parties involved with the Trusteed Plan have purchased a bond which satisfies the regulations promulgated by the Department of Labor relative to the undertaking of such administrative and trust functions.

FORTEMENT BOARD OF DIRECTORS - The By-Laws of Fortement provide for the Board of Directors to be constituted with sixty percent (60%) of the Board being non-affiliated with any persons or organizations that are providing any of the services under the Trusteed Plan.

FORTEMENT NATIONAL ADVISORY BOARD - The By-Laws of Fortement provide for a National Advisory Board. The NAB will be made up primarily of representatives from management and union officials that are officials with Member Subscribers and who will best be able to make information available on the operation of the Plan. The purpose of the NAB will be to evaluate the Fortement Plan on a national basis and to keep the Board of Fortement informed on the operation of the Plan. Members of the NAB will be provided with statistical data on both a state and nationwide basis, financial data concerning Fortement, and copies of reports filed by Fortement with the Department of Labor, Internal Revenue, and other Federal and State agencies. The NAB, when fully constituted, will have thirty (30) to fifty (50) members and will convene at least once annually.

FORTEMENT ADVISORY BOARD - The By-Laws of Fortement provide for a State Advisory Board. The SAB will be made up primarily of representatives from management and union officials that are officials with Member Subscribers and who will best be able to make information available on the effectiveness and usage of the Plan. Members of the SAB will be furnished statistical data, and a complete file on any complaints by Plan Members, and the determination on each and every complaint. They further will be furnished with financial data concerning Fortement and copies of reports filed by Fortement with the Department

of Labor, Internal Revenue, and other Federal and State agencies. The SAB, when fully constituted, will have ten (10) to thirty (30) Members, depending on the size and population of the State. They will convene at least once annually, but probably monthly when in full operation.

MEMBER SUBSCRIBERS VOTING RIGHTS - The By-Laws of Fortement provide that each Member Subscriber shall have one vote in the election of the Board of Directors at the annual meeting to be held on the fourth Tuesday in March each year.

#### BOARD OF DIRECTORS - OFFICERS

CHAIRMAN OF THE BOARD OF DIRECTORS, PRESIDENT, TREASURER, AND CHIEF EXECUTIVE OFFICER - George W. Blood, Hampton Plaza, Suite 1103, Towson, Maryland, 21204, Office (301) 296-2990.

Education: Jacksonville High School, Jacksonville, Arkansas, University of Arkansas at Little Rock; U.S. Air Force, Weather Forecasting School, Business Law, Banking Institute, numerous insurance seminars, and training courses. Business: Assistant Officer-Manager, Murdock Acceptance Corporation, Manufacturers Representative, Arthur Fuhner Co.; Life Agent, Colonial Life, and Accident Insurance Co., American Foundation Life Insurance Co.; Special Marketing Director, Empire Life Insurance Co. of America, Investors Preferred Life, Partners Life, National Insurance Co. of America; developed entire marketing plans for Estate Life of Indiana, Progressive National Life Insurance Co., Estate Life Insurance Co. of America, and Atlantic National Life Insurance Company. Has been involved in all forms of insurance marketing and is the chief architect of the Fortement Association Trusteed Pre-Paid Legal Plan. Personal: football, basketball, and track scholarships in college, leading producer every year with life companies, personally produced One Million Dollars in Premium in 1968 for Empire Life Insurance Co. of America; Coach in Little League football, basketball, and baseball, Scoutmaster, Cockeysville, Maryland, Cub Scouts. Honorable discharge in U.S. Air Force. Mr. Blood is 41, married to the former Jo Ann Harris, Sheridan, Arkansas. Children, Richard age 10, Deanna age 6. Mr. Blood and his family reside in Cockeysville, Maryland. Organizations: Formally or active in Presbyterian Church, DeMolay, Student Council, Beta Blue, Loyal Order of the Moose, American Legion, St. Jude Foundation, Life Underwriter Association, and Board of Directors Memphis Junior Chamber of Commerce.

EXECUTIVE VICE PRESIDENT, SECRETARY AND BOARD MEMBER: Paul T. Bynum, Hampton Plaza, Suite 1103, Towson, Maryland, 21204, Office (301) 296-2990.

Education: Attended public schools, Tolers College, Paris Tennessee Business Administration, Parts 1, 2, and 3 of the L.O.M.A.; numerous life seminars and training courses. Business: Secretary-Treasurer, People's Protective Life Insurance Co. of Camp Hill, Pennsylvania; Executive Vice President, Consumers Life Insurance Co., Twentieth Century Corporation, Executive Vice President Estate Life Insurance Co. of America, First Liberty corporation of Florida,

and Financial Promotions Company, Harrisburg, Pa. Mr. Bynum's duties with the life insurance companies has been the administrative officer in charge of all phases of company operations including personnel, life underwriting, agency, premium accounting, management of the investment portfolio, and data processing.

REGIONAL VICE PRESIDENT, BOARD MEMBER - Harry A. Raker, Hampton Plaza, Suite 1103, Towson, Maryland, 21204, Office (301) 296-2990.

Education: Baltimore City College, Baltimore, Maryland; Pre-Law at Johns Hopkins University, Baltimore, Maryland; Mt. Vernon Law School of The University of Baltimore, Baltimore, Maryland. Bar Admissions: Maryland State Bar, 1953. Business: Owned and operated dry cleaning plants in Baltimore County for the past twenty-five years. Personal: Served in the Air Force in World War II. Mr. Raker is 57, married to the former Florence Williams of Baltimore. Children, Dennis age 33, Carol age 30 and Roark age 22. Mr. Raker and his family reside in Towson, Maryland.

BOARD MEMBER - Peter S. Smith, Esquire, 500 West Baltimore Street, Baltimore, Maryland, 21201, (301) 528-7350.

Education: Secondary School, The Phillips Exeter Academy, Exeter, New Hampshire; Bowdoin College, Brunswick, Maine, A.B., 1960; Cornell Law School, LL.B., 1963. Bar Membership: New Hampshire, 1963; District of Columbia, 1966; Maryland, 1969. Military Service: Office of the Staff Judge Advocate, Fort Dix, New Jersey, 1963 to 1964. Employment: Civil Rights Division, Department of Justice, Washington, D.C. 1964-1966, Neighborhood Legal Services Program, Washington, D. C., 1966-1969, Piper & Marbury, Baltimore, Maryland, Associate and Director Branch Office 1969-1972; University of Maryland School of Law, Professor of Law, Director, Maryland Juvenile Law Clinic, 1972 to present. Publications: "The History and Future of the Legal Battle over Birth Control" 49 Cornell Law Quarterly 275 (1964); "The Private Bar and Legal Services for the Poor - The New Wave" 23 Cornell Law Forum 4 (1971); "Legal Services for the Poor - Meeting the Ethical Commitment" 7 Harvard Civil Rights - Civil Liberties Law Review 509 (1972). Organizations: Board of Directors, The Traveler's Aid Society; National Advisory Committee, National Juvenile Law Center, Learning and the Law, Offering Poor Clients the General Motors Treatment - Summer 1976, Vol. III, No. II.

DIRECTOR: Howard A. Glickstein, Esquire, Professor, Howard University School of Law, Washington, D. C. (202) 686-6615. Subjects: Constitutional Law, Civil Rights and Equal Employment.

Education: Attended public schools in New York City. B. A. (magna cum laude) Dartmouth College, 1951; LL.B. Yale Law School, 1954; LL.M. Georgetown Law School, 1962; Summer sessions at Oxford University, England (1953) and City of London College, England (1956). Bar Membership: Bar of the State of New York since 1954. Extracurricular activities: Undergraduate: Phi Beta Kappa; Senior Fellow; Founder and President of Dartmouth Human Rights Society. Employment: (a) Government, Staff Attorney, Department of Justice Civil Rights Division, Appeals and Research Section; General Counsel of the United States Commission on Civil Rights; Acting Staff Director, Staff Director Designate and Staff Director, United States Commission on Civil Rights, Presidential nomination June

1969 and confirmed by Senate November 1969, (b) Private, Assistant to the Staff Counsel of the American Civil Liberties Union; Associate, Proskauer, Rose, Goetz and Mendelsohn, NYC; freelance writing and consulting; Advisor to the Leadership Conference on Civil Rights; Director, Notre Dame Center for Civil Rights, Adjunct Professor, Notre Dame Law School; Professor at Howard University School of Law.

Personal: Professor Glickstein has been a defender of civil rights and liberties all his adult life. While with his N.Y. law firm he worked on labor matters for such clients as AT&T, the New York Telephone Company, the New Jersey Telephone Company, Western Electric, A&P, the Metropolitan Life Insurance Company, the New York City Transit Authority, the New York Philharmonic and the League of New York Theatres. He was on the brief of many Supreme Court cases, during his tenure with the Department of Justice, including Baker v. Carr (the Tennessee reapportionment case), Sanders v. Gray (involving the Georgia County Unit System), the sit-in cases, two school desegregation cases and the voting case, United States v. Mississippi; worked on the Civil Rights Act of 1964 before it was introduced and while it was pending before Congress, helped draft the Voting Rights Act of 1965 and appeared with the Attorney General during testimony before the House and Senate Judiciary Committees. He received a Department of Justice Superior Performance Award in 1963. As General Counsel of the U.S. Commission on Civil Rights he assisted the Commissioners in planning agency programs, handled all legal questions and planned, supervised and conducted public hearings in Cleveland (April 1966), Rochester (September 1966), Boston (October 1966), San Francisco (May 1967) and Montgomery, Alabama (April 1968). The principal publications released during his term as General Counsel included the 1965 Law Enforcement Report, two reports on school desegregation, a report on the Voting Rights Act of 1965, the 1968 Political Participation Report and A Time To Listen . . . A Time To Act. As Staff Director of U.S. Commission on Civil Rights, he conducted hearings in St. Louis, Baltimore, Washington and San Antonio. While Staff Director, the Commission issued The Federal Civil Rights Enforcement Report. Director, Notre Dame Center for Civil Rights. Some of the activities were: Director, Minority Venture Corporation, a local Minority Enterprise Small Business Investment Corporation; appearances before the House and Senate Judiciary Committees in support of the extension of the Voting Rights Act of 1965; Member, Advisory Council to the Center for National Policy Review, Catholic University Law School. Military Service: United States Army.

Publications: Note, "Back Pay Awards for Unfair Labor Practices Under the Taft-Hartley Act," 62 Yale Law Journal 488; Comment, "An Informer's Tale: Its Use in Judicial and Administrative Proceedings," 63 Yale Law Journal 206; co-author of, "The New Labor Law: A Very Limited Management Victory," New York Law Forum, October, 1960; author, "Federal Educational Programs and Minority Groups," 38 J. Negro Ed. 303 (1969); co-author, "Inequality in School Financing: The Role of the Law," 25 Stan. L. Rev. 335 (1973).

BOARD MEMBER - Frederick B. Abramson, Esquire, Rollinson & Schaumberg, 1019 19th Street, N.W., Suite 1300, Washington, D. C., 20036, Office (202) 785-4200.

Education: Yale University, B.A., June 1956; University of Chicago Law School, J.D., June 1959. Bar Admissions: New York (1961). District of Columbia (1969). Employment: (a) Government - 1961-66, Attorney, U.S. Department of Justice, Civil Division, General Litigation and Appellate Sections, Washington, D. C. 1967-69, Special Assistant to the Chairman, U.S. Equal Employment Opportunity

Commission, Washington, D. C.; (b) Private - 1959-61, Tribunal Clerk, American Arbitration Association, Labor and Accident Claims Tribunals, New York, N.Y. 1966-67-, Attorney, American Telephone & Telegraph Company, Long Lines Department, Washington, D. C. 1967-73, Associate, Arnold & Porter, Washington, D. C. 1973-present, Partner, Rollinson & Schaumberg, Washington, D. C.; Other Activities: Member - D. C. Board of Labor Relations, Washington Bar Association, National Bar Association, Washington Council of Lawyers, Lawyers Study Group, Judicial Nomination Commission, District of Columbia.

BOARD MEMBER - Herbert Liebenson, Esquire, National Small Business Association, Jefferson Building, 1225 Nineteenth Street, N.W., Washington, D. C., 20036, (202-296-7400).

Education: Received degrees in Labor Relations and Labor Economics after attending Roosevelt University, University of Chicago and American University in Washington, D. C. Employment: Mr. Liebenson has worked in Washington, D. C. for 23 years - serving first in a research capacity with the United Mine Workers Pension and Welfare Fund; with the U.S. Chamber of Commerce as Social Legislation and Labor Relations analyst; and for the past 13 years with the National Small Business Association where he is presently Legislative Vice President. He has been involved with most areas of legislation affecting the business community. Mr. Liebenson has served as a management representative on many governmental advisory committees, including the Secretary of Labor's Management Advisory Committee on the Landrum-Griffin Act, U.S. Employment Service Advisory Committee, is a member of the Business Advisory Council on Federal Reports and an alternative member of the Pay Board. He is a member of the National Press Club, International Club, American Economic Association, the Industrial Relations Research Association (former President, Washington Chapter), and the Academy of Political Science. Military: During World War II served with the Air Force in the China-Burma-India Theater.

REGIONAL VICE-PRESIDENT, George F. Harris, 11141 Georgia Avenue, Silver Spring, Maryland, (301) 946-0770.

Education: Graduate Central High School, Washington, D. C., attended George Washington University majoring in math, completed numerous insurance company seminars and training courses. Business: Mr. Harris is the owner of George F. Harris & Associates, a multi-million dollar all lines insurance agency with thirty years experience in the insurance brokerage business. He is an officer in many different corporations; past president of the D. C. Accident and Health Insurance Association, past member of the Advisory Board of the Montgomery Mutual Insurance Co. Personal: Mr. Harris has received many outstanding awards for production performance and was honored by American Family Life Assurance Co. for mass merchandising, developing and marketing national health programs. He is a member of the Kensington Rotary Club and past trustee of the Luther Rice Baptist Church. Mr. Harris' wife, Frances, has always been active in their business. They live in Rockville, Maryland with their four children.

REGIONAL VICE-PRESIDENT, W.A. Watson, III, 106 N. Main Street, Farmville, Virginia, 23901, (804) 392-4177.

Education: Public Schools, Farmville, Virginia, B.S. in Ceramic Engineering, V.P.I. Blacksburg, Virginia. Numerous insurance seminars and training courses in all forms of insurance. Business: Vice President third generation W.A. Watsons and Sons Insurance Agency, Inc. Licensed to sell fire, casualty, accident, health and life insurance since 1950; Vice President, American Health Insurance Agency of Virginia, Inc.; Watson Realty, Inc.; Key Credit, Inc.; Key Insurance Premium Finance. Personal: Northwestern National Life Insurance Co., Gold Key Club; Million Dollar Group Producer; American Health and Life Insurance Co., All American Team; qualified for all conventions for American Health and Life Insurance Co.; Northwestern National Life Insurance Co., and Provident Indemnity Life Insurance Co.; Honorable discharged from the Army-Air Force; Mr. Watson is 51, married and has four children, one son and three daughters. Mr. Watson and his family reside in Farmville, Virginia. Organization: Past Vice President of Southside Life Underwriters Association; Past President and past Fund Chairman of Prince Edward County United Fund; past secretary of Farmville Lions Club; Charter Member of Farmville Moose Lodge. Exhausted Rooster of Farmville Jaycees; Past President Longwood Country Club; Board of Directors and Green Chairman of Wedgewood Country Club; Century Club Hampden Sydney Alumni Association; Century Club-Member of Virginia Tech Alumni Association; Orange and Maroon Hokie Club - Member of the VA Tech Student Aid Association; Member Farmville Baptist Church - Assistant Treasurer.

VICE PRESIDENT, The Honorable James E. Johnson, 11141 Georgia Avenue, Silver Spring, Maryland, (301) 946-0770.

Education: Public Schools, Madison, Ill., A.A., Santa Ana College, B.S. in Business Administration, George Washington University, Master's in Public Administration, Ph.D. in Educational Psychology and Business Management, Honorary Degree, Doctor of Laws, Chapman College, Orange, California. Government: Director of the California State Department of Veterans Affairs, Vice-Chairman of the U.S. Civil Service Commission, Asst. Secretary of the Navy (Manpower and Reserve Affairs); Business: Prudential Life Insurance Co., George Harris and Associates representing many companies, prominent lecturer appearing in approximately 300 lectures yearly. Personal: Dr. Johnson is 50, is deeply religious, patriotic, and is married to the former Juanita V. Butler of Triangle, Virginia. Living children, Vernea age 17, Kurtis age 13, and Juan age 6. They lost their oldest son, Kenneth, in 1975. Dr. Johnson and family reside in Wheaton, Md. Organizations: Vice President of the Boy Scouts of America, Chairman of the United Givers Fund, associated with the National Asthma Center and Full Gospel Business Men. Listed in Who's Who in North America. Listed in Who's Who in America, Community Affairs and Government Affairs.

#### REFERENCES

##### Corporate Law Firm

Hamel, Park, McCabe & Saunders  
Edward McCabe - Senior Partner  
1776 F Street, N.W.  
Washington, D. C. 20006  
(202) 785-1234

##### Bank Affiliation

Equitable Bank and Trust Company  
James Price, Branch Manager  
Charles Center Branch  
Baltimore, Maryland 21201  
(301) 547-4854

##### C.P.A. Firm

Flax, Book & Kaufman  
Steven Kaufman, C.P.A., Partner  
Suite #303, 2401 Blueridge Avenue  
Wheaton, Maryland 20902  
(301) 933-3401

##### Administrative Attorney

Henry J. Cappello, Esquire  
301 N. Washington Street  
Alexandria, Virginia 22314  
(703) 548-9593